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someone who was required to produce receipts. Well, good grief, they burned down with the house. And so, obviously, that's...that's not acting in good faith on insurance company's part. But the fact is, I think we can address it with this amendment, mentioning reasonable proof, but certainly not an automatic payment of the limits of the policy. I mean there are limits in...in health insurance policies that are not automatically paid just because there's one claim. And so I think that this amendment is a reasonable compromise, and I think we can address the problems without raising the premiums of nearly every homeowner's insurance policy across Nebraska. Thank you.

SENATOR CUDABACK: Thank you, Senator Smith. Senator Schimek.

SENATOR SCHIMEK: Yes, thank you, Mr. President and members. Senator Coordsen, I very much appreciate your working on this issue. I think it's one that could be of great help to a number of people. I just want to make clear what...what you have in mind with this amendment because Senator Smith just asked about reasonable proof, and I don't see that in the amendment. And then I would kind of like to go on a step-by-step journey with you on how this would actually work in practice. So, is there something in here about reasonable proof? Am I missing something?

SENATOR COORDSEN: I don't really know what Senator Smith meant by reasonable proof either. I know that those who contacted me said that they had to...had to provide an inventory and including in the inventory bill receipts. Went so far, I think in one case, as if you'd received an item as a gift, to contact the giver of the gift if they had receipts. Things of that type were...so I don't know what reasonable proof is. My idea of reasonable proof would be a videotape of a hole in the ground that used to be occupied by a house, and there was nothing else there. That, to me, would be reasonable proof that all of the contents were lost.

SENATOR SCHIMEK: How would...yes, that would be visible proof, I would think, that all the contents were lost. But what would be the proof as to the value of those contents? How would this